



E16 63-1284 DDS/43-0618

13 February 1963

MEMORANDUM FOR: Deputy Director/Support

ATTENTION

: Director of Personnel

SUBJECT

: GEHA Coverage of Psychiatric Treatment

- 1. I am advised that our present GEHA coverage of psychiatric treatment provides for payment of 50% of one treatment per week for each policyholder. I am advised that Group Hospitalisation and Blue Cross provide for payment of 50% of all psychiatric treatment per week, a considerable difference if a patient is required to have two, three or four visits to a psychiatrist each week.
- 2. I would appreciate it if you would check on this and see if we cannot persuade Mutual of Omaha to match these other more liberal provisions.

Lyman B. Kirkpatrick
Executive Director

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I'm serry but I find the chart of comparative benefits hopelessly incomplete for the uninformed layers. I am left with the following questions in trying to summarise overages under the two plans:

Outpetient benefits

We specify that CEHA pays for non-psychiatric visits. Does this mean that CHI doesn't? Under GEHA, is there any requirement that the non-psychiatric visits relate to the psychiatric treatment or can they be in connection with any incident illness which might simultaneously be incurred?

If CHI pays for covered services and supplies (whatever they are) in the cutpatient department of a hospital or cutside of a hospital, under what circumstance don't they pay for covered services and supplies?

Does GHI not pay for lab, m x-ray, eto?

Impetient benefits

Does CHI pay no benefit unless the patient goes to a member hospital? (I think that they do pay something in non-psychiatric cases.) EXELUTIONAL Don't they limit the patient to semi-private accommodations and he pays the difference if he wants or requires private accommodations? Do they pay for psychiatric in-hospital visite?

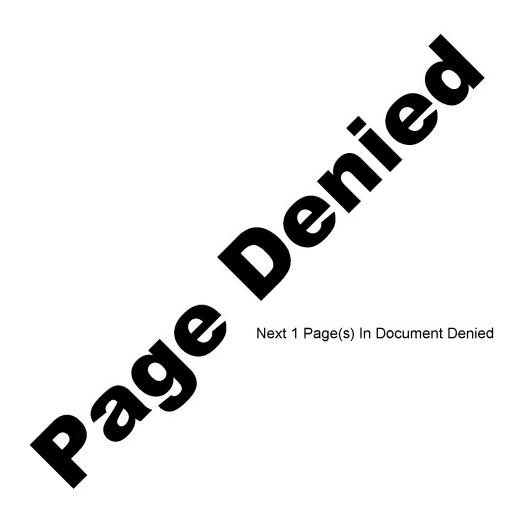
Dees the 80% make major medical under GEHA go into effect for room and board (after the \$100 deductible) when the petient has used up his \$20 per day for 90 days? Isn't the surgery benefit inapplicable to psychiatric cases except in most unusual cases—isn't it distracting to include it here.

I think the chart would be easier for the uneducated to use if it listed the various coverages down one side of the page and then had a column headed GHI and one headed GHM to state what is provided by each. This would make it clear without leaving the reader to speculate whether the coverages were similar but different descriptions or terms had been employed.

If it would be too much work to do the chart this way, please let me know and perhaps one of your experts can come brief me so I can put the information in usable form.

Thanks.	
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GROUP HOSPITALIZATION INC. BLUE CROSS - BLUE SHIELD OUTPATIENT

Pays - 50% of charges (after \$100.00 Deductible) for covered services and supplies (including drugs and medicines) received in outpatient department of a hospital or outside of a hospital.

(NO LIMIT ON NUMBER OF VISITE)

to psychiatrist per vr.

INPATIENT - Hospitalized

LIMITED TO 30 DAYS IN ANY ONE YEAR
IN MEMBER HOSPITALS

PAY IN FULL FOR COVERED HOSPITAL SERVICES

ASSOCIATION PLAN MUTUAL OF OMAHA OUTPATIENT

Pays - 50% of covered expenses*, (after \$100.00 Deductible with services of a psychiatrist limited to 50 VISITS

PER YR. AND A MAXIMUM PAYABLE OF \$15.00

PER VISIT.

*Prescription drugs & medicines

Visits to doctor (other than psychiatrist)

Doctors visits to house (other than psychiatrist)

Doctors services for lab, x-ray, etc.

If charge for each visit is \$5.00 or less, 100 visits a year are reimbursable.

INPATIENT - Hospitalized

UP TO \$20.00 PER DAY UP TO 90 DAYS

Other hospital expenses first \$202.50; plus 80% up to \$5000.00; after \$202.50 up to \$500000 for surgery.

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Average daily charge for semi-private accommodations in non-member hospitals - up to \$12.00 per day room and board - 90% of other covered services.

ADMISSIONSTO HOSPITALS

For readmission - 90 day break between discharge & reentrance to hospital.

When all these extra benefits are exhausted, under Major Medical, 80% is paid after \$100.00 Deductible, up to maximum of \$20,000.

HOSPITALS

ANY HOSPITAL - ANYWHERE IN WORLD

ADMISSIONS TO HOSPITAL

One day return to work, then readmitted for another 90 days.

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